

## POVERTY AMONG WOMEN AND FAMILIES, 2000-2010: EXTREME POVERTY REACHES RECORD LEVELS AS CONGRESS FACES CRITICAL CHOICES

September 2011

2010 marked the first full year of the recovery that began when the "Great Recession" officially ended in June 2009. Yet the latest Census Bureau data show that the economic crisis continues, especially for women and their families. Poverty and extreme poverty among women, men and children in the United States increased significantly in 2010, with the overall poverty rate reaching 15.1 percent. Poverty among women rose from 13.9 percent in 2009 to 14.5 percent in 2010 – the highest rate in 17 years. Poverty among children also reached a 17-year high, climbing from 20.7 percent in 2009 to 22.0 percent in 2010.

More than 17 million women lived in poverty in 2010, and nearly 44 percent of these women (7.5 million) lived in extreme poverty, with incomes less than half of the federal poverty level. The rate of extreme poverty among women rose from 5.9 percent in 2009 to 6.3 percent in 2010, the highest rate since the Census Bureau began recording this figure 22 years ago. Black and Hispanic women experienced even greater increases in poverty between 2009 and 2010 than women overall, as did single mothers. Poverty rates for all groups of women in 2010 were substantially higher than poverty rates for their male counterparts.

This report provides a gender analysis of national Census data for 2010. The National Women's Law Center (NWLC) supplies this analysis, as it has for several years, because little information broken out by gender is available directly from the Census Bureau's series of reports titled *Income, Poverty, and Health Insurance Coverage in the United States*. Determining, for example, if there were changes to the poverty rate among black women or elderly women living alone, or the gap between the wages of Hispanic women and white, non-Hispanic men, requires examining separate detailed Census Bureau tables – which is the way NWLC prepared this report. However, while this report provides a picture of poverty and income data, its scope is largely confined to statistical analysis; it does not attempt to capture what increased poverty and economic insecurity mean in real terms for women, their families, and their futures.

The increases in poverty in 2010, which came on top of a sharp upturn in poverty in 2009, were driven by a surge in job losses following the onset of the Great Recession in December 2007. In 2009 the dramatic spike in poverty mirrored the year's swift acceleration in unemployment (from 7.8 percent in January 2009 to a peak of 10.1 percent in October 2009)<sup>4</sup>; similarly, increased poverty in 2010 reflects that year's persistently high unemployment rates. Though the recession officially ended in June 2009, average annual unemployment for the labor force as a whole was higher in 2010 (9.6 percent) than in 2009 (9.3 percent).<sup>5</sup> Unemployment among women rose to 8.0 percent (up 0.5 percentage points from 7.5 percent in 2009), while men's unemployment rate increased by 0.2 percentage points (from 9.6 percent in 2009 to 9.8 percent in 2010).<sup>6</sup>

The employment outlook in 2010 was even bleaker for some groups of women: for example, the annual average unemployment rate for women who head families grew from 11.5 percent in 2009 to 12.3 percent in 2010, while the rate for black women increased from 11.5 percent in

2009 to 12.8 percent in 2010 and the rate for Hispanic women increased from 10.6 percent in 2009 to 11.4 percent in 2010.<sup>7</sup> These substantial increases in unemployment were reflected in higher 2010 poverty rates for all three groups: 40.7 percent for women who head families (up from 38.5 percent in 2009), 25.6 percent for black women (up, though not significantly, from 24.6 percent in 2009) and 25.0 percent for Hispanic women (up from 23.8 percent in 2010). Long-term unemployment has reached crisis levels, with the percent of unemployed women who have been seeking work for more than six months rising from 33.1 percent in 2009 to 44.1 percent in 2010.<sup>8</sup>

Among women who were employed in 2010, the persistent wage gap between median earnings for men and women undermined women's ability to provide for themselves and their families. One third of working mothers are the sole wage-earners in the family, either because their spouses are unemployed or out of the labor force or because they are heads of households. Yet women working full time, year round in 2010 were paid only 77 cents for every dollar paid to their male counterparts, a disparity unchanged from 2009. The pay gaps for black and Hispanic women relative to white, non-Hispanic men were 62 cents and 54 cents, respectively (neither of which were significantly different compared to 2009). The wage gap makes it more difficult for families relying on women's wages to achieve and maintain economic security.

During the past decade, from 2000 to 2010, the overall poverty rate increased by a third and the number of people in poverty increased by more than 14.5 million. While most of the increase was due to the severe recession that began in December 2007, even before this recession began, poverty among women and children was at a higher level than at the beginning of the decade and persistently higher than poverty among men. Between 2000 and 2007, economic policy dominated by tax cuts for wealthy Americans dramatically boosted income flowing to the very richest households but produced an anemic recovery from the 2001 recession – the weakest recovery in the post-World War II period in terms of average growth of GDP, investment, employment, and employee compensation. Over the same time period, despite overall economic growth, incomes for middle-class families fell (in inflation-adjusted terms) and poverty increased. As a result, millions of low- and moderate-income families were already struggling to make ends meet when the Great Recession arrived, swelling the ranks of the poor and the unemployed.

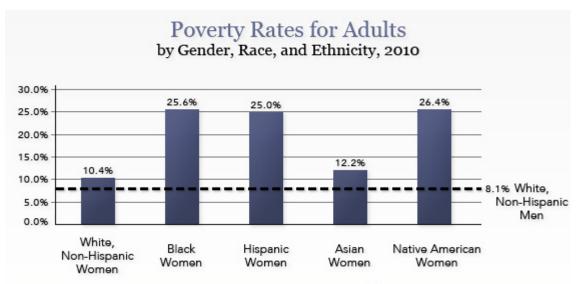
Though federal safety net programs, additional measures in the American Recovery and Reinvestment Act of 2009 (ARRA), <sup>13</sup> and subsequent extensions of emergency unemployment benefits prevented even more severe outcomes from the recession, the expiration of a number of ARRA supports and additional cuts to funding for public services slowed job growth and increased hardship, especially for women. The data presented in this report, which show both widespread increases in poverty and persistently higher levels of poverty for women and children than for men, highlight the need for immediate action to create jobs and get the economy moving, as well as for longer term strategies to reduce poverty, expand employment opportunities, close the wage gap, and increase economic security for women and their families.

## National Snapshot: Poverty among Women and Children, 2010

The data reveal that women and children in 2010 continued to be disproportionately impacted by poverty, although male poverty also has increased since 2009. The highest poverty rates were among female-headed families with children, black, Hispanic, and Native American women, children, women with disabilities, and women 65 and older living alone.

#### Adult Women, 2010

- More than 1 in 7 women, over 17.2 million, lived in poverty in 2010. Almost 44 percent of these women (over 7.5 million) lived in extreme poverty, defined as income at or below 50 percent of the federal poverty level. Nearly 1 in 15 women lived in extreme poverty in 2010.
- The poverty rate for women (14.5 percent) was 3.3 percentage points higher than it was for men (11.2 percent). The extreme poverty rate for women (6.3 percent) was 1.4 percentage points higher than it was for men (4.9 percent).
- ➤ Women in all racial and ethnic groups experienced higher poverty rates than white, non-Hispanic men. 14 Poverty rates were particularly high, at more than one in four, among black (25.6 percent), Hispanic (25.0 percent), and Native American (26.4 percent) women. Rates for white, non-Hispanic women (10.4 percent) and Asian women (12.2 percent) were also considerably higher than the rate for white, non-Hispanic men (8.1 percent).
- The poverty rate for women with disabilities in 2010 (23.2 percent) was 5.0 percentage points higher than it was for men with disabilities (18.2 percent).



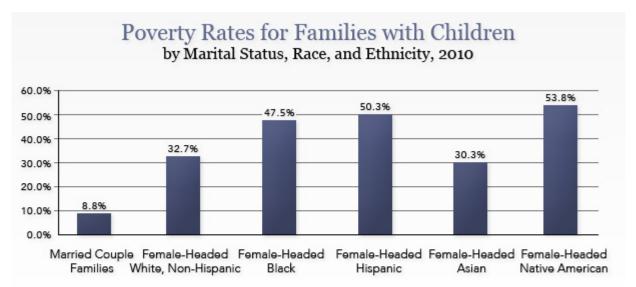


SOURCE: Current Population Survey, Annual Social and Economic Supplement

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#### Single Mothers and Children, 2010

- ➤ Over 16.4 million children lived in poverty in 2010, close to half of whom (44.9 percent) lived in extreme poverty.
- Twenty-two percent of children were poor, almost twice the rate for adult men (11.2 percent). Poverty rates were particularly high, at more than one in three, for black (39.1 percent), Hispanic (35.0 percent), and Native American (39.1 percent) children. The poverty rate was 14.4 percent for Asian children and 12.4 percent for white, non-Hispanic children.
- ➤ The poverty rate for female-headed families with children was 40.7 percent, compared to 24.2 percent for male-headed families with children, and 8.8 percent for families with children headed by a married couple. 15
- ➤ Poverty rates were about one in two for black female-headed families with children (47.5 percent), Hispanic female-headed families with children (50.3 percent), and Native American female-headed families with children (53.8 percent). The poverty rate was 32.7 percent for white, non-Hispanic female-headed families with children and 30.3 percent for Asian female-headed families with children.
- More than half of all poor children (55.0 percent) lived in families headed by women.
- More than half a million (13.1 percent of) single women with children who worked full time, year round in 2010 lived in poverty.



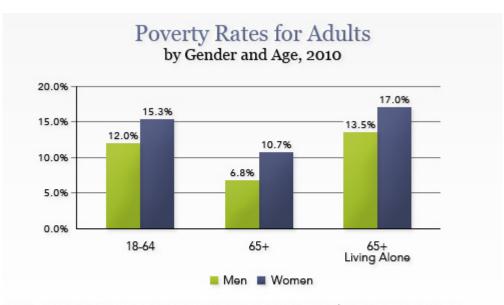


SOURCE: Current Population Survey, Annual Social and Economic Supplement

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#### Women 65 and Older, 2010

- Among people 65 and older, twice as many women (2.4 million) as men (1.2 million) lived in poverty in 2010.
- ➤ The poverty rate for women 65 and older was 10.7 percent, 3.9 percentage points higher than the poverty rate for men 65 and older (6.8 percent).
- Poverty rates were particularly high, at more than one in five, for black (20.5 percent) and Hispanic (20.9 percent) women 65 and older. The poverty rate was 8.3 percent for white, non-Hispanic women 65 and older, 15.1 percent for Asian women 65 and older and 15.3 percent for Native American women 65 and older.
- Seventeen percent of women 65 and older living alone lived in poverty, compared to 13.5 percent for men 65 and older living alone.



SOURCE: Current Population Survey, Annual Social and Economic Supplement
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# The Recovery Fails to Bring Improvement: Increases in Poverty, 2009 to 2010

The lack of improvement in the job market during the first full year of the recovery is evident in increases in poverty and extreme poverty between 2009 and 2010 for women, children, and men. Poverty increased (or was statistically unchanged) for all subgroups of women.

#### **Adult Women, 2009-2010**

- ➤ In 2010, over 800,000 more women lived in poverty than in 2009.
- ➤ The poverty rate among women increased from 13.9 percent to 14.5 percent between 2009 and 2010. Extreme poverty among women increased from 5.9 percent to 6.3 percent.
- The poverty rate among men increased from 10.5 percent to 11.2 percent between 2009 and 2010, and the number of men in poverty increased by more than 850,000. Extreme poverty among men increased from 4.6 percent to 4.9 percent. However, the poverty rate was still 3.3 percentage points higher for women than for men, and the extreme poverty rate was 1.4 percentage points higher.
- Among racial and ethnic groups, Hispanic women experienced the largest, and only statistically significant, increase in poverty in 2010, with their poverty rate rising to 25.0 percent (up from 23.8 percent in 2009). While poverty also rose for women in other racial and ethnic groups, there were no statistically significant one-year changes for black, Asian, Native American or white, non-Hispanic women.

### Single Mothers and Children, 2009-2010

- ➤ 950,000 more children lived in poverty in 2010 than in 2009.
- The poverty rate for children increased from 20.7 percent in 2009 to 22.0 percent in 2010. In addition, the extreme poverty rate rose from 9.3 percent to 9.9 percent.
- ➤ The poverty rate for female-headed families with children in 2010 rose from 38.5 percent in 2009 to 40.7 percent in 2010. The poverty rate for families with children headed by a married couple increased from 8.3 percent in 2009 to 8.8 percent in 2010, but continued to be considerably lower than for families with children headed by a single parent. The poverty rate for male-headed families with children rose to 24.2 percent in 2010 from 23.7 percent in 2009, but was not a statistically significant change.
- For Hispanic children, the poverty rate increased from 33.1 percent in 2009 to 35.0 percent in 2010. The poverty rate for black children rose from 35.7 percent in 2009

- to 39.1 percent in 2010. There were no statistically significant changes in poverty rates among Asian, Native American or white, non-Hispanic children.
- ➤ The poverty rate for black female-headed households with children rose from 44.2 percent in 2009 to 47.5 percent in 2010. Hispanic female-headed households with children also saw an increase in poverty, from 46.0 percent in 2009 to 50.3 percent in 2010. Similarly, poverty among Asian female-headed households with children increased from 22.6 percent in 2009 to 30.3 percent in 2010. While poverty rates rose for white, non-Hispanic and Native American female-headed households with children, these changes were not statistically significant.

#### Women 65 and Older, 2009-2010

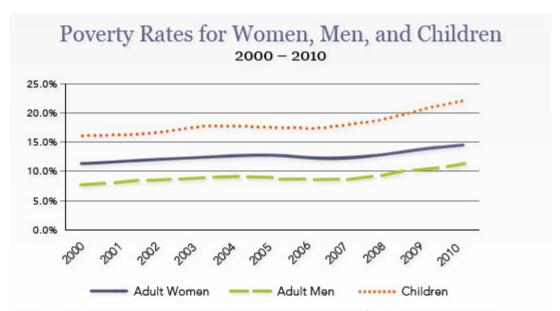
- For women 65 and older, the poverty rate held steady at 10.7 percent in 2010, while the poverty rate for men 65 and older rose slightly to 6.8 percent in 2010 from 6.6 percent in 2009. The change for men 65 and older was not statistically significant.
- ➤ The poverty rate for women 65 and older living alone was unchanged in 2010, at 17.0 percent.
- > There was no statistically significant change in the extreme poverty rate for women or men 65 and older.

## National Trends: Women's and Children's Poverty, 2000-2010

In addition to analyzing changes in poverty rates for women and children over the past year, this analysis compares poverty rates in 2010 to data from 2000, <sup>16</sup> the peak of the previous business cycle. This date, which was used in previous NWLC analyses of Census data, continues to be used in this report because, even at the peak of the most recent business cycle -2007 – poverty rates among women and families with children were higher than in 2000. <sup>17</sup> For that reason, 2000 provides a better benchmark than 2007 for what poverty rates look like after a real economic recovery.

#### **Adult Women, 2000-2010**

- Relative to 2000, about 4.9 million more women and 4.9 million more men lived in poverty in 2010.
- ➤ The poverty rate for women was higher in 2010 (14.5 percent) than in 2000 (11.5 percent). The men's poverty rate was also higher in 2010 (11.2 percent) than in 2000 (7.7 percent), but consistently has been well below the women's poverty rate.
- ➤ The extreme poverty rate for women increased from 4.4 percent in 2000 to 6.3 percent in 2010, while the extreme poverty rate for men increased from 3.0 to 4.9 percent.
- The poverty rate for white, non-Hispanic women rose to 10.4 percent in 2010 from 8.3 percent in 2000. The poverty rate for black women rose to 25.6 percent in 2010 from 22.0 percent in 2000. The poverty rate for Hispanic women rose to 25.0 percent in 2010 from 20.9 percent in 2000. The poverty rate for Asian women rose to 12.2 percent in 2010 from 9.7 percent in 2000. <sup>18</sup>
- The percentage of women living in extreme poverty increased for white, black, and non-Hispanic women from 2000 to 2010. The extreme poverty rate increased from 3.2 percent to 4.4 percent for white, non-Hispanic women; from 8.8 percent to 12.1 percent for black women; from 7.7 percent to 10.3 percent for Hispanic women; and from 4.4 percent to 6.4 percent for Asian women.



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SOURCE: Current Population Survey, Annual Social and Economic Supplement

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#### Single Mothers and Children, 2000-2010

- ➤ The poverty rate for children increased from 16.2 percent in 2000 to 22.0 percent in 2010. There were over 4.8 million more children living in poverty in 2010 compared to 2000.
- ➤ Poverty rates increased among white, non-Hispanic children, black children and Hispanic children from 2000 to 2010. Poverty rates rose to 12.4 percent from 9.1 percent for white, non-Hispanic children, to 39.1 percent from 31.2 percent for black children, and to 35.0 percent from 28.4 percent for Hispanic children. The change in poverty rates for Asian children was not statistically significant.
- From 2000 to 2010, poverty rates increased among both single parent families and married couple families with children. The poverty rate increased to 40.7 percent from 33.0 percent for families with children headed by single females, to 24.2 percent from 15.3 percent for families with children headed by single males, and to 8.8 percent from 6.0 percent for families with children headed by married couples.
- The poverty rate for white, non-Hispanic female-headed households with children rose from 24.6 percent in 2000 to 32.7 percent in 2010. The poverty rate for black female-headed households with children rose from 41.0 percent in 2000 to 47.5 percent in 2010. Hispanic female-headed households with children also saw an increase in poverty, from 42.9 percent in 2000 to 50.3 percent in 2010.

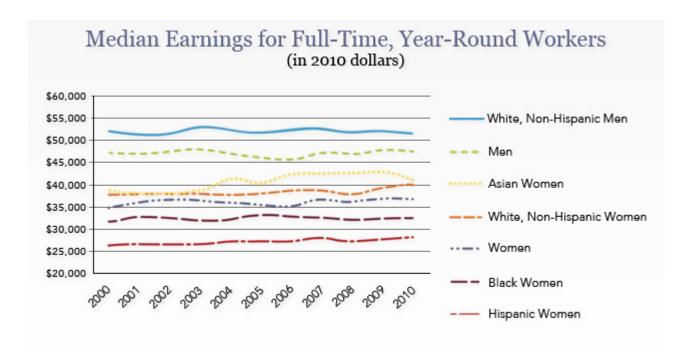
#### Women 65 and Older, 2000-2010

- ➤ Between 2000 and 2010, there was a decline in the poverty rate for women 65 and older, down to 10.7 percent in 2010 from 12.1 percent in 2000. Poverty among men 65 and older declined slightly, but the change was not statistically significant.
- There were no statistically significant changes in the extreme poverty rate for women or men 65 and older between 2000 and 2010.
- For women 65 and older living alone, poverty declined from 20.8 percent in 2000 to 17.0 percent in 2010.
- There were declines in poverty for white, non-Hispanic women 65 and older (from 10.1 percent in 2000 to 8.3 percent in 2010), black women 65 and older (from 25.3 percent in 2000 to 20.5 percent in 2010), and Hispanic men 65 and older (from 19.0 percent in 2000 to 14.1 percent in 2010). Poverty rates for Asian women and men 65 and older rose significantly from 2000 to 2010 (from 10.2 percent to 15.1 percent for women and from 8.2 percent to 13.9 percent for men). There were no statistically significant changes for Hispanic women 65 and older, black men 65 and older or white, non-Hispanic men 65 and older.

## National Trends: The Persistent Wage Gap

- ➤ Women working full time, year round in 2010 were paid 77 percent of what their male counterparts were paid the same level as in 2009. The median full-time, year-round female worker was paid \$10,784 per year less than her male counterpart in 2010, a gap that is about \$244 narrower (adjusted for inflation) than in 2009.
- Median annual earnings for women working full time, year round rose from \$36,877 to \$36,931 between 2009 and 2010 (in 2010 dollars), while median annual earnings for men working full time, year round fell from \$47,905 in 2009 to \$47,715 in 2010 (in 2010 dollars), but neither change was statistically significant.
- ➤ Compared to the earnings of white, non-Hispanic males working full time, year round in 2010, white, non-Hispanic women working full time, year round in 2010 were paid 78 percent; Asian women working full time, year round were paid 80 percent; black women working full time, year round were paid 62 percent; and Hispanic women working full time, year round were paid 54 percent. There was no statistically significant change in these ratios from 2009 except for white, non-Hispanic women, who were paid 75 percent of what their male counterparts were paid in 2009.
- ➤ Between 2000 and 2010, the wage gap between women and men overall narrowed by three cents a statistically significant change. The annual median earnings of women

working full time, year round were 74 percent of the median earnings of their male counterparts in 2000. The narrowing of the wage gap is due to the larger increase in women's median earnings than men's since 2000. In 2010 dollars, men's median earnings increased by \$550 between 2000 and 2010; women's median earnings increased by \$2,161 over the same time period.





SOURCE: Current Population Survey, Annual Social and Economic Supplement

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#### Conclusion

The continued rise in poverty in 2010 is a clear reminder that the official end of the recession did not mean recovery for millions of women and their families – and trends in 2011 do not suggest that improvement is on the horizon. As of August 2011, women's unemployment rate remained at the 2010 annual average of 8.0 percent, and women have actually lost jobs during the recovery (345,000 between June 2009 and August 2011). Based on unemployment projections from the Congressional Budget Office (CBO) and the Office of Management and Budget (OMB), a Brookings Institution simulation predicts that poverty will continue to rise over the next several years, and could take more than a decade to decrease to its pre-recession rate in 2007, much less the lower levels of 2000.

Though these data present a grim picture, there would have been even higher unemployment rates and deeper and more widespread hardship in 2010 without key safety net programs and specific economic recovery measures, including ARRA. The CBO estimates that ARRA was responsible for boosting employment by 1.3 to 3.3 million people in 2010 alone; without it, last year's average unemployment rate (9.6 percent) likely would have been in the range of 10.3 percent to 11.4 percent. Core safety net programs, too, have protected jobs and prevented more people from falling into poverty in the aftermath of the recession. For example, without income from Social Security, over 20 million more people would have lived in poverty in 2010, including nearly 14 million adults 65 and older and 1.1 million children. Unemployment insurance benefits kept an additional 3.2 million people – including 900,000 children living in families receiving unemployment insurance benefits – from falling below the poverty line last year. The Earned Income Tax Credit (EITC) is not counted as income for purposes of the poverty measure, but if it were, 5.4 million fewer people (including 3 million children) would have been counted as poor in 2010.

ARRA also increased supports for vulnerable families, including extended and expanded unemployment insurance, improvements to the EITC and Child Tax Credit (CTC), enhanced food stamp (SNAP) benefits, additional child care assistance and Head Start funding, increased funding to states and localities for Medicaid and education, restored funding for child support enforcement, additional payments for Social Security and Supplemental Security Income beneficiaries in 2009, and a new Temporary Assistance to Needy Families (TANF) Emergency Contingency Fund that enabled states to create jobs and provide emergency assistance to families in crisis. <sup>25</sup>

Between 2010 and 2011, however, many of the ARRA provisions for low-income families and individuals were allowed to expire. For example, the TANF Emergency Contingency Fund created more than 260,000 subsidized jobs in 2009 and 2010,<sup>26</sup> but federal funding for this program expired September 30, 2010 – as did key funding for child support enforcement.<sup>27</sup> Enhanced Medicaid funding, which helped states maintain health benefits and services for low-income families and bolstered state budgets, expired in June 2011; many states still facing budget shortfalls have eliminated public sector jobs and cut Medicaid, K-12 education, and other critical programs.<sup>28</sup> States have also depleted crucial ARRA funds for child care assistance and

Head Start, prompting cutbacks in early childhood services across the country. <sup>29</sup> Legislation enacted in December 2010 extended federal emergency unemployment benefits and the ARRA improvements to the CTC and EITC – but these provisions expire at the end of 2011 and 2012, respectively.

With supports for low-income families eroding in the face of unrelenting poverty and unemployment, policy makers face critical choices: they can take immediate and desperately needed steps to create jobs, alleviate hardship, prevent state-level cuts, and grow the economy – or they can make still deeper cuts to funding for public programs, eliminating jobs and vital services in the name of deficit reduction. After months of debate in Washington concluded with the enactment of the Budget Control Act (BCA)<sup>30</sup> in August 2011, many Members of Congress seemed determined to pursue the latter course; the BCA cuts nearly \$1 trillion over the next 10 years from the discretionary budget (which funds programs like Head Start, child care assistance, Pell grants and family planning services, as well as defense functions). It also charges a special congressional committee, the Joint Select Committee on Deficit Reduction, with recommending at least an additional \$1.2 trillion in deficit reduction, which could come from cuts to core supports like Medicaid, Medicare and Social Security or additional cuts to discretionary programs.<sup>31</sup>

But there is a better way forward. The Joint Select Committee, and Congress, can choose to secure deficit reduction through increased revenues from the millionaires and corporations who can most afford to contribute but have not yet been called upon to do so. And Congress can heed President Obama's call to quickly create jobs through measures like aid to states to prevent layoffs of teachers and other public sector employees, investments in infrastructure (including measures to improve access to employment in this sector for women and disadvantaged people), an extension of federal emergency unemployment benefits, support for subsidized jobs and job training, and additional targeted measures to help the long-term unemployed.

Allowing the elevated levels of poverty and unemployment in recent years to become the "new normal" would perpetuate hardship for millions of women and their families while severely undermining the nation's ability to grow the economy and shrink the fiscal deficit. In addition to immediate action to reverse recent trends and promote job growth, sustained and concerted efforts will be required in the coming years to substantially reduce poverty and expand opportunity for all.

## POVERTY AMONG WOMEN AND FAMILIES, 2000-2010

Group	Number in Poverty, 2010 (in millions)	Poverty Rate, 2010	Poverty Rate, 2009	Poverty Rate, 2000
Adult Women 18+	17.22	14.5%	13.9%*	11.5%*
White, non-Hispanic	8.39	10.4%	10.1%	8.3%*
Black	3.91	25.6%	24.6%	22.0%*
Hispanic	3.93	25.0%	23.8%*	20.9%*
Asian	0.72	12.2%	12.0%	9.7%*
Native American	0.24	26.4%	24.7%	-
Adult Men 18+	12.56	11.2%	10.5%*	7.7%*
	6.21	8.1%	7.3%*	
White, non-Hispanic				5.5%* 13.8%*
Black	2.40	19.1%	18.1%	
Hispanic	3.20	19.2%	18.7%	15.1%*
Asian	0.54	10.4%	12.0%	8.1%*
Native American	0.19	21.2%	23.3%	-
Female-Headed	4.09	40.7%	38.5%*	33.0%*
Households with children				
White, non-Hispanic	1.48	32.7%	31.7%	24.6%*
Black	1.45	47.5%	44.2%*	41.0%*
Hispanic	1.06	50.3%	46.0%*	42.9%*
Asian	0.07	30.3%	22.6%*	-
Native American	0.08	53.8%	44.4%	-
Children	16.40	22.0%	20.7%*	16.2%*
White, non-Hispanic	5.00	12.4%	11.9%	9.1%*
Black	4.36	39.1%	35.7%*	31.2%*
Hispanic	6.11	35.0%	33.1%*	28.4%*
Asian	0.47	14.4%	14.0%	12.8%
Native American	0.29	39.1%	35.2%	12.870
Elderly Women 65+	2.37	10.7%	10.7%	12.1%*
White, non-Hispanic	1.44	8.3%	8.2%	10.1%*
Black	0.42	20.5%	21.8%	25.3%*
Hispanic	0.34	20.9%	21.3%	22.3%
Asian	0.13	15.1%	15.4%	10.2%*
Native American	0.02	15.3%	17.4%	-
Elderly Men 65+	1.15	6.8%	6.6%	6.9%
White, non-Hispanic	0.68	5.0%	4.6%	5.1%
Black	0.08	14.2%	16.0%	16.2%
Hispanic	0.19	14.2%	14.4%	19.0%*
Asian	0.17	13.9%	14.4%	8.2%*
Native American	0.09	13.9% 19.2%	17.4%	0.2%

<sup>1</sup> Extreme poverty is defined as having income at or below 50 percent of the federal poverty level. For more information on 2010 poverty thresholds, *see* U.S. Census Bureau, Poverty Thresholds for 2010 by Size of Family and Number of Related Children Under 18 Years, <a href="http://www.census.gov/hhes/www/poverty/data/threshld/index.html">http://www.census.gov/hhes/www/poverty/data/threshld/index.html</a> (last visited Sept. 15, 2011).

<sup>&</sup>lt;sup>2</sup> The word "significant" is used throughout this document to refer to statistical significance at the 90-percent confidence level; unless otherwise noted, all changes over time are statistically significant at the 90-percent confidence level or higher. The statistical significance of estimates in this analysis is evaluated using standard errors that are estimated using general variance parameters. This method of estimation may result in slight differences from the statistical significance of published Census Bureau estimates because the Census Bureau used replication methods to estimate the standard errors of estimates published in the reports titled *Income*, *Poverty*, and *Health Insurance Coverage in the United States* for 2009 and 2010. Additional small differences may exist due to rounding.

<sup>&</sup>lt;sup>3</sup> U.S. Census Bureau, Income, Poverty, and Health Insurance Coverage in the United States: 2010 – Report and Detailed Tables (2011), *available at <a href="http://www.census.gov/hhes/www/poverty/data/incpovhlth/2010/index.html">http://www.census.gov/hhes/www/poverty/data/incpovhlth/2010/index.html</a>*. Except as otherwise noted, NWLC calculated the poverty figures in this report using the data available from these sources.

<sup>&</sup>lt;sup>4</sup> Nat'l Women's Law Ctr. calculations from U.S. Dep't of Labor, Bureau of Labor Statistics, Table A-1: Employment Status of the Civilian Population by Sex and Age, Seasonally Adjusted, <a href="http://www.bls.gov/webapps/legacy/cpsatab1.htm">http://www.bls.gov/webapps/legacy/cpsatab1.htm</a> (last visited Sept. 15, 2011). Unemployment rates calculated for individuals ages 16+.

<sup>&</sup>lt;sup>5</sup> U.S. Dep't of Labor, Bureau of Labor Statistics, Household Data Annual Averages, Table 1: Employment Status of the Civilian Noninstitutional Population, 1940 to Date (2011), <a href="http://www.bls.gov/cps/cpsa2010.pdf">http://www.bls.gov/cps/cpsa2010.pdf</a>. Unemployment rates calculated for individuals ages 16+.

<sup>&</sup>lt;sup>6</sup> U.S. Dep't of Labor, Bureau of Labor Statistics, Household Data Annual Averages, Table 5: Employment Status of the Civilian Noninstitutional Population by Sex, Age, and Race (2011), <a href="http://www.bls.gov/cps/cpsa2010.pdf">http://www.bls.gov/cps/cpsa2010.pdf</a>. Unemployment rates calculated for adults ages 20+.

<sup>&</sup>lt;sup>7</sup> Nat'l Women's Law Ctr. calculations from U.S. Dep't of Labor, Bureau of Labor Statistics, Table A-10: Selected Unemployment Indicators, http://www.bls.gov/webapps/legacy/cpsatab10.htm (last visited Sept. 15, 2011). Table A-2: Employment Status of the Civilian Population by Race, Sex, and Age. http://www.bls.gov/webapps/legacy/cpsatab2.htm (last visited Sept. 15, 2011), and Table A-3: Employment Status of the Hispanic or Latino Population by Sex and Age, <a href="http://www.bls.gov/webapps/legacy/cpsatab3.htm">http://www.bls.gov/webapps/legacy/cpsatab3.htm</a> (last visited Sept. 15, 2011). Unemployment rates for women who maintain families are for ages 16+. Unemployment rates calculated for adults by race are for ages 20 +. The average annual unemployment rate for black men in 2010 was 17.3 percent, higher than the 12.8 percent rate for black women but representing a smaller increase from their 2009 rate (1.0 percentage points) than the increase experienced by black women (1.3 percentage points). Nat'l Women's Law Ctr. calculations from U.S. Dep't of Labor, Bureau of Labor Statistics, Table A-2: Employment Status of the Civilian Population by Race, Sex, and Age, <a href="http://www.bls.gov/webapps/legacy/cpsatab2.htm">http://www.bls.gov/webapps/legacy/cpsatab2.htm</a> (last visited Sept. 15, 2011); see also Nat'l Women's Law Ctr., Employment Crisis Worsens for Black Women During the Recovery (2011), http://www.nwlc.org/sites/default/files/pdfs/blackadultunemploymenttwoyearsrecovery - august201.pdf. The average annual unemployment rate for Hispanic men in 2010 was 11.7 percent, higher than the 11.4 percent rate for Hispanic women but representing a smaller increase from their 2009 rate (0.1 percentage points) than the increase experienced by Hispanic women (0.8 percentage points). Nat'l Women's Law Ctr. calculations from U.S. Dep't of Labor, Bureau of Labor Statistics, Table A-3: Employment Status of the Hispanic or Latino Population by Sex and Age, http://www.bls.gov/webapps/legacy/cpsatab3.htm (last visited Sept. 15, 2011).

<sup>&</sup>lt;sup>8</sup> U.S. Dep't of Labor, Bureau of Labor Statistics, Household Data Annual Averages, Table 29: Unemployed Persons by Reason for Unemployment, Sex, Age, and Duration of Unemployment (2010), <a href="http://www.bls.gov/cps/cpsa2009.pdf">http://www.bls.gov/cps/cpsa2009.pdf</a>; U.S. Dep't of Labor, Bureau of Labor Statistics, Household Data Annual Averages, Table 29: Unemployed Persons by Reason for Unemployment, Sex, Age, and Duration of Unemployment

(2011), <a href="http://www.bls.gov/cps/cpsa2010.pdf">http://www.bls.gov/cps/cpsa2010.pdf</a>. The long-term unemployment rate for men rose from 33.0 percent in 2009 to 46.7 percent in 2010. *Id.* Long-term unemployment rates by sex calculated for ages 20+.

http://www.census.gov/hhes/www/income/data/historical/history.html (last visited Sept. 15, 2011). Additional expanded data that were newly obtained for this report may result in small differences in estimates for 2000 compared to prior NWLC reports on poverty.

http://www.nwlc.org/sites/default/files/pdfs/recoverysecondanniversaryshowsnojobgrowthforwomenjuly0811.pdf.

http://www.brookings.edu/~/media/Files/rc/reports/2011/0913\_recession\_poverty\_monea\_sawhill.pdf.

<sup>&</sup>lt;sup>9</sup> U.S. Cong. Joint Econ. Comm., Understanding the Economy: Working Mothers in the Great Recession 2-3 (2010), http://jec.senate.gov/public/?a=Files.Serve&File\_id=c8242af9-a97b-4a97-9a9d-f7f7999911ab.

<sup>&</sup>lt;sup>10</sup> See generally Nat'l Women's Law Ctr., Poverty Among Women and Families, 2000-2007: Getting Worse Even Before the Downturn (2008), http://www.nwlc.org/sites/default/files/pdfs/WomenPoverty2000-2007.pdf.

<sup>&</sup>lt;sup>11</sup> See Hannah Shaw & Chad Stone, Ctr. on Budget & Policy Priorities, Tax Data Show Richest 1 Percent Took a Hit in 2008, but Income Remained Highly Concentrated at the Top 2 (2010), <a href="http://www.cbpp.org/files/10-21-10inc.pdf">http://www.cbpp.org/files/10-21-10inc.pdf</a>; Heather Boushey & Michael Ettlinger, Ctr. for Am. Progress, Government Spending Can Create Jobs – and It Has 5 (2011), <a href="http://www.americanprogress.org/issues/2011/09/pdf/yes\_we\_can.pdf">http://www.americanprogress.org/issues/2011/09/pdf/yes\_we\_can.pdf</a>; Josh Bivens & John Irons, Econ. Policy Inst., A Feeble Recovery: The Fundamental Economic Weakness of the 2001-2007 Expansion 2 (2008), <a href="http://www.epi.org/page/-/old/briefingpapers/214/bp214.pdf">http://www.epi.org/page/-/old/briefingpapers/214/bp214.pdf</a>.

<sup>&</sup>lt;sup>12</sup> Boushey & Ettlinger, *supra* note 11. *See also* U.S. Census Bureau, Income, Poverty and Health Insurance Coverage in the United States: 2010 62 (2011), <a href="http://www.census.gov/prod/2011pubs/p60-239.pdf">http://www.census.gov/prod/2011pubs/p60-239.pdf</a> (showing overall poverty rate rose from 11.3 percent in 2000 to 12.5 percent in 2007).

<sup>&</sup>lt;sup>13</sup> American Recovery and Reinvestment Act of 2009, Pub. L. No. 111-5 (2009).

<sup>&</sup>lt;sup>14</sup> White, non-Hispanic men were chosen as the comparison group because they are the largest racial and ethnic group of men and the least likely to face labor market discrimination or live in poverty.

<sup>&</sup>lt;sup>15</sup> The terms "female-headed" and "male-headed" are both used exclusively for families where no spouse is present.

<sup>&</sup>lt;sup>16</sup> The Census Bureau produced two sets of poverty, health insurance and income data for the year 2000. According to the Census Bureau, "One version is based on the traditional sample of about 50,000 households and reflects the use of 1990 census population controls. The second version is based on a sample of 78,000 households, reflecting a 28,000 household sample expansion and the use of Census 2000 population controls." This report uses the expanded sample to match what is used in the Census Bureau's historical tables. For more information, *see* U.S. Census Bureau, Changes in Methodology for the March Current Population Survey,

<sup>&</sup>lt;sup>17</sup> Nat'l Women's Law Ctr., Poverty Among Women and Families, 2000-2007: Getting Worse Even Before the Downturn, *supra* note 10.

<sup>&</sup>lt;sup>18</sup> The comparisons for blacks and Asians use the racial groups "black" and "Asian" prior to 2002 and the racial groups "black alone" and "Asian alone" for 2002 and later. 2000 data for Native American women are not available on the Census web site.

<sup>&</sup>lt;sup>19</sup> Nat'l Women's Law Ctr., Modest Recovery Largely Leaves Women Behind (2011), <a href="http://www.nwlc.org/sites/default/files/pdfs/slowrecoveryfactsheetseptember.pdf">http://www.nwlc.org/sites/default/files/pdfs/slowrecoveryfactsheetseptember.pdf</a>. For more information on women's job loss during the recovery, *see* Nat'l Women's Law Ctr., Second Anniversary of the Recovery Shows No Job Growth for Women (2011),

<sup>&</sup>lt;sup>20</sup> Emily Monea & Isabel Sawhill, Brookings Inst., An Update to "Simulating the Effect of the 'Great Recession' on Poverty" (2011),

<sup>&</sup>lt;sup>21</sup> Cong. Budget Office, Estimated Impact of the American Recovery and Reinvestment Act on Employment and Economic Output from April 2011 Through June 2011 3 (2011), <a href="http://www.cbo.gov/ftpdocs/123xx/doc12385/08-24-ARRA.pdf">http://www.cbo.gov/ftpdocs/123xx/doc12385/08-24-ARRA.pdf</a>.

<sup>&</sup>lt;sup>22</sup> U.S. Census Bureau, Income, Poverty, and Health Insurance Coverage: 2010 25 (2011) (PowerPoint slides), http://www.census.gov/newsroom/releases/pdf/2010 Report.pdf.

<sup>&</sup>lt;sup>23</sup> *Id*.

<sup>&</sup>lt;sup>24</sup> *Id*.

<sup>&</sup>lt;sup>25</sup> See generally Nat'l Women's Law Ctr., How the American Recovery and Reinvestment Act Addresses Women's Needs (2009), <a href="http://www.nwlc.org/resource/how-american-recovery-and-reinvestment-act-addresses-womens-needs-1">http://www.nwlc.org/resource/how-american-recovery-and-reinvestment-act-addresses-womens-needs-1</a>.

<sup>&</sup>lt;sup>26</sup> LaDonna Pavetti, & Liz Schott, Ctr. on Budget & Policy Priorities, and Elizabeth Lower-Basch, Ctr. for Law & Social Policy, Creating Subsidized Employment Opportunities for Low-Income Parents: The Legacy of the TANF Emergency Fund 2 (2011), <a href="http://www.cbpp.org/files/2-16-11tanf.pdf">http://www.cbpp.org/files/2-16-11tanf.pdf</a>.

<sup>&</sup>lt;sup>27</sup> See Nat'l Women's Law Ctr., Stopping Cuts to Child Support Enforcement is Vital to Families (2010), http://www.nwlc.org/sites/default/files/pdfs/stoppingcutstochildsupport.pdf.

<sup>&</sup>lt;sup>28</sup> Michael Leachman, Erica Williams & Nicholas Johnson, Ctr. on Budget & Policy Priorities, New Fiscal Year Brings Further Budget Cuts to Most States, Slowing Economic Recovery 1-3 (2011), <a href="http://www.cbpp.org/files/6-28-11sfp.pdf">http://www.cbpp.org/files/6-28-11sfp.pdf</a>.

<sup>&</sup>lt;sup>29</sup> Nat'l Women's Law Ctr., Additional Child Care Funding is Essential to Prevent State Cuts (2011), http://www.nwlc.org/sites/default/files/pdfs/additionalchildcarefundingessential-august2011-ver.pdf.

<sup>&</sup>lt;sup>30</sup> Budget Control Act of 2011, Pub. L. No. 112-25 (2011).

<sup>&</sup>lt;sup>31</sup> See generally Nat'l Women's Law Ctr., Unbalanced Debt Ceiling Deal Cuts Vital Programs; Critical Fights Ahead (2011), <a href="http://www.nwlc.org/sites/default/files/pdfs/debtceilingdealfactsheet">http://www.nwlc.org/sites/default/files/pdfs/debtceilingdealfactsheet</a> - august2011.pdf